

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Melissa A. Sock
Debtor

Case No. 20-00816-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: ntcovid

Page 1 of 2
Total Noticed: 44

Date Rcvd: Apr 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2020.

db #Melissa A. Sock, 502 Front St, Warrior Run, PA 18706-1136
cr +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
5308333 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
5308301 Barclays Bank Delaware, c/o Phillips & Cohen Assoc LTD Mail, 1002 Justison St Stop 661,
Wilmington, DE 19801-5148
5308302 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5308303 Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
5308304 Bryan J. Polas, Esquire, 501 Corporate Drive Southpoint Ctr, Ste 205,
Canonsburg, PA 15317
5308328 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5308338 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
5308298 Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588
5308311 Dressbarn, Retail Services, PO Box 30258, Salt Lake City, UT 84130-0258
5308312 FirstSource Advantage LLC, 205 Bryant Woods S, Amherst, NY 14228-3609
5308313 GM Financial Leasing, PO Box 100, Williamsville, NY 14231-0100
5308314 GM Financial Leasing, PO Box 181145, Arlington, TX 76096-1145
5308316 Kost Tire & Auto Services, c/o CFNA, PO Box 81315, Cleveland, OH 44181-0315
5308317 MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
5308319 Northstar Location Services, LLC, 4285 Genesee St, Cheektowaga, NY 14225-1943
5308321 Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024-0188
5308323 Quicken Loans, PO Box 442359, Detroit, MI 48244-2359
5308296 Sock Kiley T, 502 Front St, Warrior Run, PA 18706-1136
5308297 Sock Melissa A, 502 Front St, Warrior Run, PA 18706-1136
5308325 TD Bank USA NA, 700 Target Pkwy, Brooklyn Park, MN 55445
5308326 The Palms Ctry Club & Resort Condominum, Maintenance Fee Department, PO Box 8526,
Coral Springs, FL 33075-8526
5308335 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5308300 E-mail/Text: legal@arsnational.com Apr 16 2020 19:47:32 ARS National Services,
PO Box 469046, Escondido, CA 92046-9046
5308299 E-mail/Text: seinhorn@ars-llc.biz Apr 16 2020 19:48:09 Ability Recovery Services LLC,
PO Box 4262, Scranton, PA 18505-6262
5308306 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 16 2020 19:55:45 Capital One,
PO Box 85619, Richmond, VA 23285-5619
5308305 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 16 2020 19:56:25 Capital One,
PO Box 30285, Salt Lake City, UT 84130-0285
5308308 +E-mail/Text: mediamanagers@clientservices.com Apr 16 2020 19:47:20 Client Services, Inc.,
3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
5308309 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 16 2020 19:47:35
Comenity Bank/Victoria's Secret, PO Box 182273, Columbus, OH 43218-2273
5308310 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 16 2020 19:47:35
Comenity Capital Bank/Zales Jewelers, PO Box 183003, Columbus, OH 43218-3003
5308307 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 16 2020 19:55:07 Chase, PO Box 15298,
Wilmington, DE 19850-5298
5308315 E-mail/Text: bncnotices@becket-lee.com Apr 16 2020 19:47:24 Kohls/Captial One,
PO Box 3115, Milwaukee, WI 53201-3115
5308336 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 16 2020 19:47:48 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
5308331 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 16 2020 19:47:48 Midland Funding, LLC,
Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011,
Warren, MI 48090-2011
5308318 E-mail/PDF: pa_dc_claims@navient.com Apr 16 2020 19:55:54 Navient, PO Box 9635,
Wilkes Barre, PA 18773-9635
5308337 E-mail/PDF: pa_dc_claims@navient.com Apr 16 2020 19:55:16
Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,
Wilkes-Barre, PA 18773-9635
5308320 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 16 2020 19:56:31
Portfolio Recovery Associates, LLC, Disputes Department, 140 Corporate Blvd,
Norfolk, VA 23502-4952
5308332 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 16 2020 19:56:33
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5308327 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 16 2020 19:55:16
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5308330 +E-mail/Text: bankruptcynotices@psecu.com Apr 16 2020 19:48:04 PSECU, PO BOX 67013,
HARRISBURG, PA 17106-7013
5308322 E-mail/Text: bankruptcynotices@psecu.com Apr 16 2020 19:48:03 PSECU, 1500 Elmerton Ave,
Harrisburg, PA 17110-9214
5308329 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 16 2020 19:47:58 Quicken Loans Inc.,
635 Woodward Avenue, Detroit, MI 48226-3408
5308324 E-mail/PDF: gecsed@recoverycorp.com Apr 16 2020 19:55:01 Synchrony Bank/JCP,
PO Box 965007, Orlando, FL 32896-5007

TOTAL: 20

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*
5308334* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2020 at the address(es) listed below:

David J. Harris on behalf of Debtor 1 Melissa A. Sock dh@lawofficeofdavidharris.com,
davidharrisesqign@gmail.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkggroup@kmlawgroup.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,
PA41@ecfcbis.com;psheildon@sheilslaw.com;jspottesq@sheilslaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing
ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

TOTAL: 5

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Melissa A. Sock,
aka Melissa Elliott,

Chapter 7

Debtor 1

Case No. 5:20-bk-00816-RNO

Notice

Notice is hereby given that:

The previously scheduled 341 meeting of creditors has been rescheduled to:

341 meeting will be held telephonically,
refer to the call-in instructions.

Date: April 24, 2020

Time: 09:00 AM

Address of the Bankruptcy Clerk's Office:

Max Rosenn U.S. Courthouse
197 South Main Street
Wilkes-Barre, PA 18701
(570) 831-2500

For the Court:

Terrence S. Miller
Clerk of the Bankruptcy Court:
By: Ryan Eshelman, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: April 16, 2020

ntcovid (04/18)

**CALL-IN DIRECTIONS FOR TELEPHONIC CHAPTER 7 § 341 MEETINGS IN THE
MIDDLE DISTRICT OF PENNSYLVANIA
(Effective March 30, 2020)**

On March 30, 2020, the United States Trustee for Region 3 issued a supplemental notice continuing all in-person chapter 7, 12, and 13 section 341 meetings scheduled through May 10, 2020, with the exception that section 341 meetings could proceed through telephonic or other alternative means not requiring any personal appearances. Please read to the end.

This notice addresses the protocol for telephonic appearances for chapter 7 section 341 meetings only. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the UST Website at <https://www.justice.gov/ust> for up-to-date information about section 341 meetings of creditors.

Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which is listed below.

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called. Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors may be in session when you call in. You may be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the additional information available at:
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee a week prior to the section 341 meeting of creditors. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

Trustee	Call-In Number	Passcode
Steven Carr	1-888-282-8246	8589279
Mark Conway	1-866-773-1875	5761176
Lawrence Frank	1-866-724-5066	1380190
Leon Haller	1-866-507-4642	2179536
John Martin	1-866-809-8952	7685517
William Schwab	1-866-707-7516	4801433
Robert Sheils	1-866-714-3930	1832207
Lawrence Young	1-866-453-7506	2896054

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